

In re:  
Kenneth R. Van Horn  
Sandra M. Van Horn  
Debtors

Case No. 18-14983-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jan 21, 2025

User: admin  
Form ID: 138OBJ

Page 1 of 3  
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 23, 2025:

Recip ID	Recipient Name and Address
db/jdb	Kenneth R. Van Horn, Sandra M. Van Horn, 4133 Comly St., Philadelphia, PA 19135-3941
14172572	+ AT&T Mobility/AFNI, Inc., PO Box 3427, Bloomington, IL 61702-3427
14172574	City of Phila./Water Revenue Bureau, PO Box 41496, Philadelphia, PA 19101-1496
14172575	+ City of Philadelphia, Bureau of Administrative Adjudication, 913 Filbert St., Philadelphia, PA 19107-3117
14172578	+ LabCorp/American Medical Coll., 4 Westchester Plaza, Elmsford, NY 10523-1612
14172580	+ Law Office of Robert Braverman, LLC, 1060 N. Kings Hwy., Suite #333, Cherry Hill, NJ 08034-1910
14211292	+ Pennsylvania Housing Finance Agency, c/o Rebecca A Solarz, Esq., KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14214301	+ Robert N. Braverman, Esquire, Law Office of Robert Braverman, LLC, 1060 N. Kings Hwy., Suite #333, Cherry Hill, NJ 08034-1910
14172583	+ Santander Consumer/NCB Mgmt Servs, 1 Allied Drive, #DT, Trevese, PA 19053-6945
14172584	+ T-Mobile USA/Convergent Outsourcing, 800 SW 39th St., Renton, WA 98057-4927

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jan 22 2025 03:46:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 22 2025 03:46:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14201711	+ Email/Text: bankruptcy@acacceptance.com	Jan 22 2025 03:46:00	American Credit Acceptance dba Auto Finance, 961 E. Main St., Spartanburg SC 29302-2149
14172571	Email/Text: bankruptcy@acacceptance.com	Jan 22 2025 03:46:00	American Credit Acceptance, LLC, PO Box 204531, Dallas, TX 75320-4531
14206829	Email/PDF: resurgentbknofications@resurgent.com	Jan 22 2025 03:50:38	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14250763	Email/Text: megan.harper@phila.gov	Jan 22 2025 03:46:00	City of Philadelphia, Law Department Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14173723	+ Email/Text: bankruptcy@cavps.com	Jan 22 2025 03:46:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14172573	+ Email/Text: megan.harper@phila.gov	Jan 22 2025 03:46:00	City of Phila./Philadelphia Gas Works, c/o Law Department, 1515 Arch St., 14th Floor, Philadelphia, PA 19102-1504
14263064	+ Email/Text: megan.harper@phila.gov	Jan 22 2025 03:46:00	City of Philadelphia/Water Department, c/o Joshua Domer, Esq., Municipal Services Building, 1401 JFK Blvd, 5th Floor, Philadelphia, PA 19102-1617

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14354442	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 22 2025 03:46:00	Department of the Treasury, Internal Revenue Service, PO Box 7346, Philadelphia Pa. 19101-7346
14172576	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jan 22 2025 03:46:00	Great Lakes Higher Education, PO Box 7860, Madison, WI 53707-7860
14172577	^ MEBN	Jan 22 2025 03:40:47	KML Law Group, Mellon Independence Center, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14199112	Email/PDF: resurgentbknotifications@resurgent.com	Jan 22 2025 03:50:42	LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services,, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14172579	+ Email/Text: bankruptcy_notifications@ccsusa.com	Jan 22 2025 03:46:00	LabCorp/Credit Collection Serv., PO Box 447, Norwood, MA 02062-0447
14189883	^ MEBN	Jan 22 2025 03:40:47	NCB Management Services, Inc., One Allied Drive, Trevoze, PA 19053-6945
14190167	+ Email/Text: bankruptcygroup@peco-energy.com	Jan 22 2025 03:46:00	PECO Energy Company, 2301 Market Street, S4-1, Philadelphia, PA 19103-1380
14209526	+ Email/Text: blegal@phfa.org	Jan 22 2025 03:46:00	Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406
14172581	Email/Text: blegal@phfa.org	Jan 22 2025 03:46:00	Pennsylvania Housing Finance Agency, 211 North Front St., PO Box 15057, Harrisburg, PA 17105-5057
14325165	^ MEBN	Jan 22 2025 03:40:48	Philadelphia Gas Works, Bankruptcy Unit, 800 W. Montgomery Ave, 3rd Floor, Philadelphia, PA 19122-2806
14303804	+ Email/Text: bankruptcy@philapark.org	Jan 22 2025 03:46:00	Philadelphia Parking Authority, 701 Market St, Suite 5400, Philadelphia, pa 19106-2895
14172582	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 22 2025 03:46:00	Santander Consumer USA, 5201 Rufe Snow Dr., North Richland Hills, TX 76180-6036
14209213	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jan 22 2025 03:46:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
14172585	+ Email/Text: External.Collections@phoenix.edu	Jan 22 2025 03:46:00	University of Phoenix, 4615 E. Elwood St., Phoenix, AZ 85040-1950
14209535	+ Email/PDF: ebn_ais@aisinfo.com	Jan 22 2025 03:50:42	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14172586	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Jan 22 2025 03:46:00	Verizon, PO Box 650584, Dallas, TX 75265-0584
14172587	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Jan 22 2025 03:46:00	Verizon Wireless/EEO CCA, 700 Longwater Dr, Norwell, MA 02061-1624
14203613	+ Email/Text: peritus@ebn.phinsolutions.com	Jan 22 2025 03:46:00	Westlake - C/O Peritus Portfolio Services, P.O. Box 141419, Irving, TX 75014-1419
14172588	+ Email/Text: bankruptcynotice@westlakefinancial.com	Jan 22 2025 03:46:00	Westlake Financial Services, 4751 Wilshire Blvd, Los Angeles, CA 90010-3847

TOTAL: 28

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

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**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 23, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 20, 2025 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
LEON P. HALLER	on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY lhaller@pkh.com dmaurer@pkh.com;mgutshall@pkh.com;khousman@pkh.com
MEGAN N. HARPER	on behalf of Creditor City of Philadelphia megan.harper@phila.gov Edelyne.Jean-Baptiste@Phila.gov
ROBERT NEIL BRAVERMAN	on behalf of Debtor Kenneth R. Van Horn rbraverman@mcdowelllegal.com kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;tcuccuini@mcdowelllegal.com;cgetz@mcdowelllegal.com;lwood@mcdowelllegal.com;kbrocious@mcdowelllegal.com;bravermanrr62202@notify.bestcase.com
ROBERT NEIL BRAVERMAN	on behalf of Joint Debtor Sandra M. Van Horn rbraverman@mcdowelllegal.com kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;tcuccuini@mcdowelllegal.com;cgetz@mcdowelllegal.com;lwood@mcdowelllegal.com;kbrocious@mcdowelllegal.com;bravermanrr62202@notify.bestcase.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
Kenneth R. Van Horn	)	Case No. 18-14983-amc
	)	
Sandra M. Van Horn	)	Chapter: 13
	)	
Debtor(s).	)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania  
900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: January 20, 2025

For The Court

Timothy B. McGrath  
Clerk of Court